

PLUMAS BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3098576	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$483	\$454	-6.0%		
Loans	\$314	\$294	-6.4%		
Construction & development	\$31	\$17	-45.2%		
Closed-end 1-4 family residential	\$43	\$39	-9.8%		
Home equity	\$38	\$38	1.6%		
Credit card	\$2	\$2	-0.6%		
Other consumer	\$9	\$2	-78.0%		
Commercial & Industrial	\$31	\$29	-8.9%		
Commercial real estate	\$110	\$115	4.2%		
Unused commitments	\$72	\$79	10.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$25	18.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$42	\$33	-21.5%		
Cash & balances due	\$65	\$63	-2.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$436	\$405	-7.0%		
Deposits	\$426	\$392	-7.9%		
Total other borrowings	\$4	\$8	93.2%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$47	\$49	3.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.8%	--		
Tier 1 risk based capital ratio	12.8%	13.7%	--		
Total risk based capital ratio	14.0%	15.0%	--		
Return on equity ¹	0.8%	2.7%	--		
Return on assets ¹	0.1%	0.3%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	28.9%	41.0%	--		
Loss provision to net charge-offs (qtr)	164.1%	227.3%	--		
Net charge-offs to average loans and leases ¹	1.4%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	31.4%	3.7%	0.8%	0.6%	--
Closed-end 1-4 family residential	5.1%	8.1%	0.2%	0.1%	--
Home equity	3.7%	3.9%	0.3%	0.0%	--
Credit card	2.6%	2.5%	1.1%	0.5%	--
Other consumer	1.8%	2.5%	0.6%	3.3%	--
Commercial & Industrial	3.7%	12.2%	1.3%	0.2%	--
Commercial real estate	4.4%	4.4%	0.0%	0.1%	--
Total loans	8.1%	5.7%	0.4%	0.1%	--